

In re:  
Brandon G Fink  
Kelly J Fink  
Debtors

Case No. 17-12723-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Dec 17, 2021

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brandon G Fink, Kelly J Fink, 433 Main Street, Blandon, PA 19510-9517
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13913534	+ Case & DiGiamberardino, P.C., John A. DiGiamberardino, Esq., 845 N. Park Rd., Suite 101, Wyomissing, PA 19610-1342
13981858	+ First Bank of Delaware, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
13982053	+ Hal Brown Company Inc., 16 East Industrial Road, Bramford CT 06405-6507
13936896	+ Harley-Davidson Credit Corp., P.O. Box 9013, Addison, Texas 75001-9013
13981620	+ PROF-2013-M4 LEGAL TITLE TRUST, BY U.S. BANK NATIO, TRUSTEE, c/o Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
13916859	+ STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
13913189	+ U.S Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243
14253420	U.S. Bank NA, c/o Gregory Funding LLC, PO Box 742334, Los Angeles CA 90074-2334

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 18 2021 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 18 2021 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 18 2021 00:06:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13928428	+ Email/Text: bankruptcy@flagshipcredit.com	Dec 18 2021 00:06:00	CarFinance Capital, P.O. Box 3807, Coppell, TX 75019-5877
13947883	Email/PDF: resurgentbknofications@resurgent.com	Dec 18 2021 00:19:49	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13974089	+ EDI: MID8.COM	Dec 18 2021 05:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13979023	EDI: PRA.COM	Dec 18 2021 05:08:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13962627	+ EDI: JEFFERSONCAP.COM	Dec 18 2021 05:08:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn

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13939457	EDI: Q3G.COM		56302-7999
		Dec 18 2021 05:08:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13947261	+ EDI: CBS7AVE		
		Dec 18 2021 05:08:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13973487	+ Email/Text: JWAGNER@TBFGROUP.COM		
		Dec 18 2021 00:06:00	TBF Financial, LLC, 740 Waukegan Road, Ste 404, Deerfield, IL 60015-5505
13947260	+ EDI: CBS7AVE		
		Dec 18 2021 05:08:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
TOTAL: 12			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14123808	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2021 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor U.S. Bank National Association amps@manleydeas.com
KEVIN G. MCDONALD	on behalf of Creditor PROF-2013-M4 Legal Title Trust by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Prof-2013-M4 Legal Title Trust By U.S. Bank National Association bkgroup@kmlawgroup.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecmail@fredreigle13.com ecf_frpa@trustee13.com
PETER E. MELTZER	on behalf of Creditor Midland Funding LLC bankruptcy@wglaw.com ibernatski@wglaw.com
PETER E. MELTZER	on behalf of Creditor One Main Financial bankruptcy@wglaw.com ibernatski@wglaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com

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STEPHEN MCCOY OTTO

on behalf of Joint Debtor Kelly J Fink steve@sottolaw.com  
info@sottolaw.com,no\_reply@ecf.inforuptcy.com,dawn@sottolaw.com

STEPHEN MCCOY OTTO

on behalf of Debtor Brandon G Fink steve@sottolaw.com  
info@sottolaw.com,no\_reply@ecf.inforuptcy.com,dawn@sottolaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Flagship Credit Acceptance c/o Morton & Craig LLC ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Brandon G Fink</b>	Social Security number or ITIN	xxx-xx-4407
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Kelly J Fink</b>	Social Security number or ITIN	xxx-xx-8652
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>17-12723-pmm</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brandon G Fink  
fdba Fink's Bait and Tackle

Kelly J Fink

12/16/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**